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April 10, 1997

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VIA FACSIMILE

Re: Patentability Search Regarding
Apparatus and Method for Debit-Based Payment Processing
Our Reference: 06556.0003-00000

Dear John:

As we discussed, please find attached a copy of a memorandum that describes your debit-based payment processing system as we understand it.

Redacted

If you have any questions, please feel free to call me at (202) 408-4392.

With best regards,

Sincerely,


Lionel M. Lavenue

Encl.